IN THE CLAIMS

1. (Currently amended) A method of electronically providing anonymous transaction services, comprising the steps of:

electronically compiling client files, including data sets that contain personal client information that uniquely identify clients and data sets that contain general anonymous client information that does not uniquely identify the clients and that does provide information needed by sellers to make offers;

electronically providing suppliers with anonymous client information without revealing the client's personal client information, enabling suppliers to select at least one subsets of clients based upon the anonymous client's general information;

electronically receiving and providing to clients pre-approved offers from said suppliers on behalf of the selected subsets of clients; and

electronically giving the client's personal information to the supplier when the client accepts one of the offers.

Cancel claims 2-4.

5. (Currently amended)   The method of claim 1 including:

electronically compiling client files and obtaining pre-approved offers for any products or services that requires evaluation of a client's credit rating or medical history and making offers only for the products and services that the client desires.

Cancel claims 6-9.

10. (Currently amended)   The method of claim 1 including:

using a computer system to:

compile the plurality of client files,

enable suppliers to select subsets of clients based upon the client's general anonymous client information,

receive pre-approved offers from said suppliers on behalf of the selected subsets of clients, and

provide give the client's personal information to the supplier after the client accepts the supplier's offer.

Cancel claims 11-12.

13. (Currently amended) A method of electronically providing anonymous transaction service, comprising:

electronically submitting a plurality of consumer applications to an intermediary, wherein each application contains only demographic and employment information specifically required to qualify for a product and personal information necessary to obtain a consumer credit report;

electronically obtaining the consumer credit reports and merging the credit and payment information from the said credit report with the said consumer's demographic and employment information;

electronically comparing the merged demographic, employment, credit, and payment information, not including personal identifiers, with the minimum criteria necessary for the said product;

electronically evaluating the merged demographic, employment, credit, and payment information, not including personal identifiers, to determine the risk associated with extending credit to the consumer and to determine a product price; and

electronically anonymously, via the ATS, advertising and marketing providing to qualified consumers possessing the desired demographic, employment, credit, and payment characteristics pre-approved offers from suppliers willing to provide the requested product.

Cancel claims 14-31.

32. (Currently amended) An A method of electronically providing anonymous transaction service system method, comprising:

electronically receiving a request for an offer from a client;

electronically compiling separate data sets that contain client supplied personal information that uniquely identify clients and data sets that contain client supplied anonymous information that does not uniquely identify clients;

electronically using the client supplied anonymous information and client supplied personal information to obtain third party information;

Docket No. 6016-003   Page 3 of 13   Application No. 09/995,298

electronically separating said third party information into third party supplied personal information that uniquely identify clients and data sets that contain third party supplied anonymous information that does not uniquely identify clients;

electronically generating an anonymous transaction profile by combining the client supplied anonymous information and third party supplied anonymous information, whereby said anonymous transaction profile contains information that is necessary and sufficient for suppliers to evaluate a client for a risk-based offer;

~~generating an anonymous transaction profile from the request for offer;~~

electronically comparing ~~the~~ said anonymous transaction profile with criteria from a seller; and

electronically generating an pre-approved offer to the client when the anonymous transaction profile meets ~~the~~ said criteria.

Cancel claims 33-58.

59. (New) A system for providing anonymous transaction services, comprising the steps of:

means for compiling client files, including data sets that contain personal client information that uniquely identify clients and data sets that contain anonymous client information that does not uniquely identify clients and that does provide information needed by sellers to make offers;

means for providing suppliers with anonymous client information without revealing personal client information, enabling suppliers to select at least one subsets of clients based upon the anonymous client information;

means for receiving and providing to clients pre-approved offers from said suppliers; and

means for providing client personal information to the supplier when the client accepts one of the offers.

Docket No. 6016-003   Page 4 of 13   Application No. 09/995,298